Update - 19/03/2020

I have been in touch with Waverley – my local council – regarding the "grant" - Who advised that the information to claim will be sent out to the relevant businesses Mid – April. Apparently relevant business being those registered for business rates! Like you wanting for more guidance for other businesses.

In terms of loans – I am told you will need to be up to date with accounts and tax returns and have some plan to pay the loan back! This may help - https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/

I have spoken to Metro and Natwest; who said it is a loan and will be judged on affordability!

The time to pay helpline is active https://www.gov.uk/difficulties-paying-hmrc - have agreed a couple; although probably better for taxpayers to speak to HMRC with the accountants advice – HMRC noticeably "anti" advisors.

Interesting times and developing daily

Paul Adams – Branston Adams